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ABSTRACT

The guide suggests learning activities for consumer economics that can be used in office occupation education programs. The guide is organized in six sections, each dealing with one of the following basic concepts: (1) the economic system, (2) income procurement, (3) consumer behavior determinants, (4) consumer alternatives, (5) roles, rights, and responsibilities, and (6) community resources. The subject areas of accounting, basic business, clerical, and clerk stenographer are included. Occupations within the subject areas are identified by Dictionary of Occupational Titles numbers. Each section begins with a graphic representation of the basic concept covered. Several objectives are included for each section. For each objective within a section, a table is presented which lists concepts, subject areas, suggested learning activities, and suggested resources. A five-page bibliography includes teacher references, books, pamphlets, instructional materials, practice sets, filmstrips, films, and bulletin board materials. Names of the members of Ohio's State Advisory Committee on Consumer Education and of the committee of business educators who developed the guide are listed. (S)

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BUSINESS AND OFFICE EDUCATION

RESOURCE SUPPLEMENT

TO

CONSUMER EDUCATION

CURRICULUM GUIDE FOR OHIO

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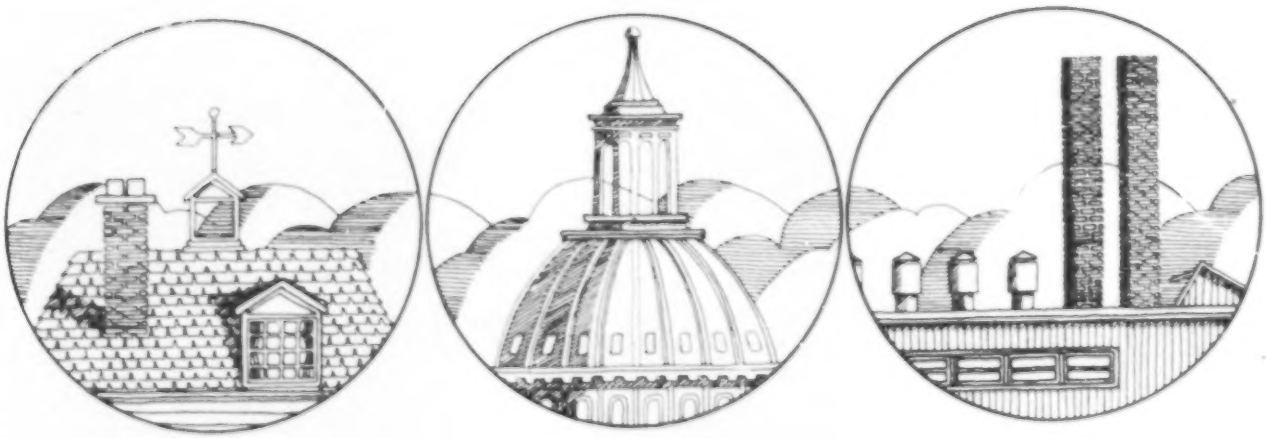

1971

VOCATIONAL EDUCATION DIVISION
STATE DEPARTMENT OF EDUCATION
COLUMBUS, OHIO

U.S. DEPARTMENT OF HEALTH
EDUCATION & WELFARE
NATIONAL INSTITUTE OF
EDUCATION

BUSINESS AND OFFICE EDUCATION RESOURCE SUPPLEMENT

TO THE CONSUMER EDUCATION CURRICULUM GUIDE FOR OHIO

OHIO STATE BOARD OF EDUCATION

1971

Dr. Martin W. Essex, Superintendent of Public Instruction, Ohio Department of Education

Dr. Franklin B. Walter, Deputy Superintendent, Ohio Department of Education

Dr. Byrl R. Shoemaker, Director of Vocational Education, Department of Education

Mrs. Sonia M. Cole, Assistant Director of Vocational Education, Home Economics Section, Ohio Department of Education

Mr. Robert D. Balthaser, Assistant Director of Vocational Education, Business and Office Education Service, Ohio Department of Education

FOREWORD

During June of 1971 the Ohio Department of Education sponsored and coordinated a Curriculum Workshop for the purpose of developing specialized supplements to the *Consumer Education Curriculum Guide for Ohio, Grades K-12.* More than eighty teachers and teacher educators, representing nine different subject areas attended. Each of them contributed significantly to the new guidelines.

Special acknowledgements are due Mrs. Sonia Cole, Assistant Director, Vocational Education, Home Economics Section, who has provided continual leadership in Consumer Education, Dr. Robert Goble, Professor of Education, Miami University, who served as Project Director in developing these supplements, Mrs. Margaret Driver and Miss Barbara Reed, Supervisors in Vocational Home Economics, Mr. Dennis Lupher, Consumer Economic Education Supervisor, Vocational Education Division, and Dr. Robert Myers, Associate Dean, School of Business Administration, Miami University.

In addition, special appreciation is extended to the following persons for their contributions.

Mr. Sam Blaskey, Office of Consumer Affairs, Executive Office of the President, Washington, D.C.

Mr. Paul Coleman, Executive Council, Department of Welfare, State of Ohio

Mr. Roger Downing, Executive Vice President, Ohio Consumer Loan Association

Mr. Solomon Harge, Director, Consumer Protection, Cleveland, Ohio

Mr. Byron Hollinger, Director of School Relations, Ohio Council on Economic Education

Mr. Robert R. Kibrick of Olcott Forward Co.

Dr. Harlan Miller, Executive Secretary, Council on Family Finance Education & Educational Director, Institute of Life Insurance

Mr. Robert R. O'Reilly, Director of Changing Times Education Service

Mr. H. Lester Rupp, Grolier Education Corporation

Others, too numerous to mention, have had a positive influence on the workshop and the resulting supplements. Their dedication and assistance are genuinely appreciated.

Martin W. Essex
Superintendent of Public Instruction

Ohio's
Advisory Committee on
Consumer Economic Education

The Superintendent of Public Instruction, Martin Essex, appointed the Consumer Education Advisory Committee to the Ohio Department of Education for the purpose of assisting and advising in the development and enrichment of consumer education programs in the schools of Ohio. Membership on the committee is representative of government, education, business and industry. The committee, coordinated by Mr. C. William Phillips, has provided suggestions in the development of several projects in consumer education.

Appreciation is extended to these members for their advise and counsel which has aided in the development of consumer education resource materials. The names of the committee are listed on the following page.

STATE ADVISORY COMMITTEE ON CONSUMER ECONOMIC EDUCATION

Committee Members

Paul R. Boso	Public Relations, Household Finance Corporation
Roger Downing	Executive Secretary, Ohio Consumer Loan Association
Mrs. Betty Du Boux	Vice President of District Directors, Parent Teachers Association
Mrs. Jean Duston	League of Women Voters
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Harry Moore	County Superintendent, Clermont County Schools
Philip Rohr	Public Relations, J. C. Penney Company
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Clyde Scott	Assistant Superintendent, Lorain City Schools
Ila C. Thompson	Comptroller, AFL-CIO
Frank Wagner	Director of Education, Ohio Credit Union League
Thomas F. Webb	Director of Curriculum, Middletown City Schools
Joe Young	Assistant Superintendent, Mad River Local Schools

State Department Staff Task Force on Consumer Education

Mr. C. William Phillips	Chairman—Coordinator, Education Professions Development Act
Mrs. Sonia Cole	Assistant Director for Home Economics, Division of Vocational Education
Mr. Robert B. Gates	Supervisor, Industrial Arts
Mr. Robert H. Koon	Supervisor, Research, Survey, Evaluation and Exemplary Programs
Mr. Byron Walker	Supervisor, Social Studies and Humanities
Mr. J. E. Brown	Consultant—Director, Division of Elementary and Secondary Education

INTRODUCTION

Today a knowledge and understanding of how to effectively utilize one's income may be as important as the amount of earned income. Many youth are well prepared for the world of work in the office occupations but are not fully prepared to effectively utilize their earnings in the world of living.

Efforts to properly prepare youth for work in the office occupations should not be reduced. Rather, the committee recommends that consumer economic applications be fused with preparation for the world of work.

This initial bulletin offers specific suggestions as to how this may be accomplished. These pupil activities are not intended to be all inclusive. They have been suggested by committee members who have used them in their own classrooms. They are simple activities that do not require an undue amount of preparation upon the part of the teacher. Resources and a comprehensive bibliography are provided. Teachers are encouraged to develop additional activities.

Six basic concepts were developed under an overall state plan, "Consumer Education Curriculum Guide of Ohio K-12", Division of Vocational Education, State Department of Ohio.

Suggested learning activities and suggested resources for Business and Office Education are listed under each of the six basic concepts. They are divided into four instructional areas:

Accounting
- Accounting and Computing: 14.0100
- Entry Data Processing: 14.0200

Basic Business
- Economics, Business Law, General Business, Business Mathematics, Sales, Marketing and Merchandising

Clerical
- Duplicating Operator: 14.0301
- General Office Clerk: 14.0303
- Office Machines Operator: 14.0399
- Clerk Typist: 14.0900

Clerk Stenographer: 14.0700

Mr. Robert Balthaser, State Assistant Director of Vocational Education for Business and Office Education
Mr. Robert Finch, Formerly Supervisor of Business Education and Director of Continuing Education, Cincinnati Public Schools
Miss Suzette Borton, Graduate Assistant, Bowling Green State University
Mr. James Forrester, Teacher, Western Hills High School, Cincinnati, Ohio
Mr. William Frederick, Teacher, Valley Forge High School, Parma, Ohio
Mrs. Rosemary Lemke, Teacher, Whitmer High School, Toledo, Ohio
Mrs. Mary M. Meyers, Teacher, Eastmoor High School, Columbus, Ohio
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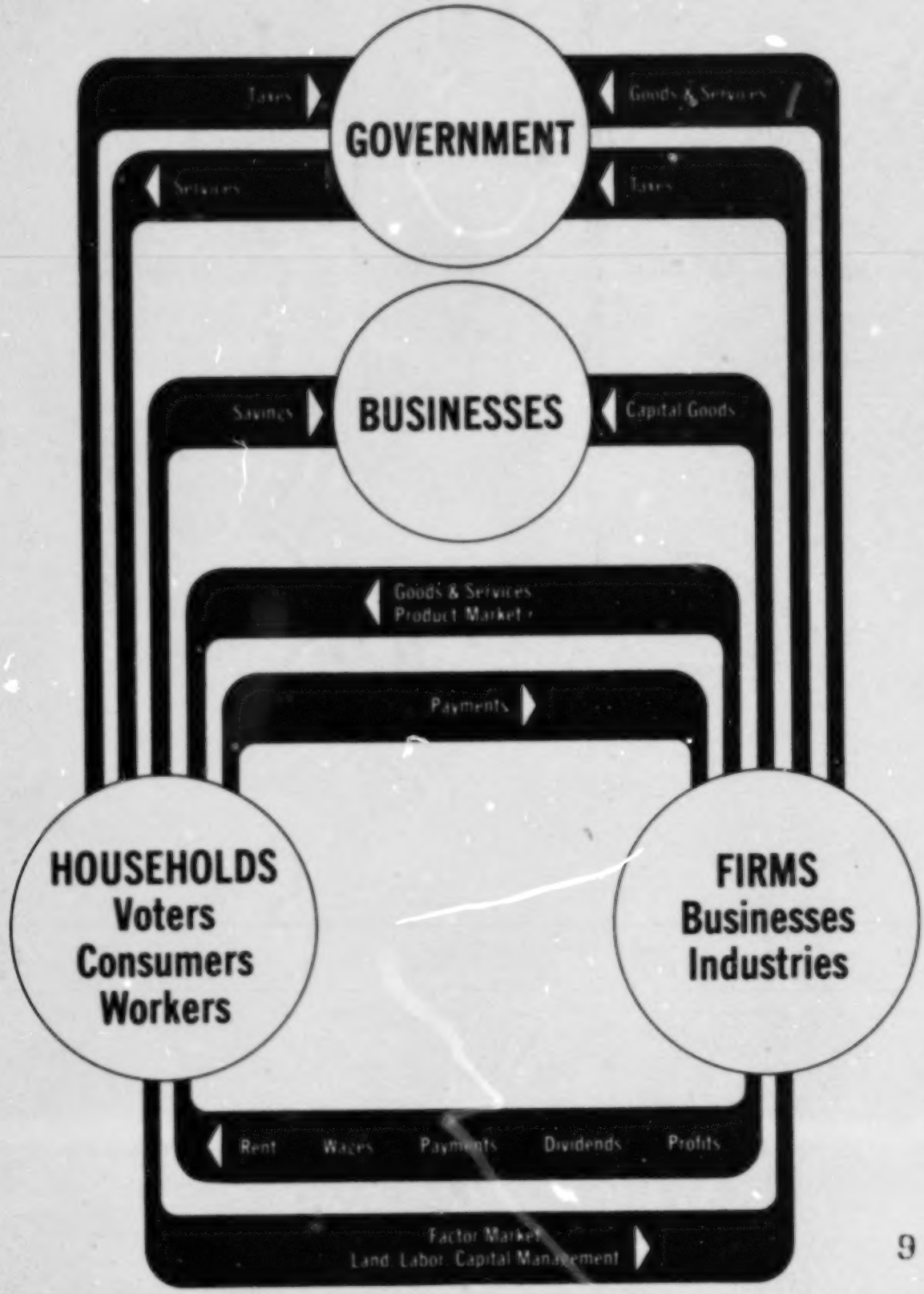
ECONOMIC SYSTEM



ECONOMIC SYSTEM

OBJECTIVE: The student lists and defines the identifiable characteristics and goals inherent in the economic system.

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
Characteristics and Goals Private Ownership	Accounting 14.0100 14.0200	Discuss how different forms of business enterprises, such as sole proprietorship, partnership, corporation, and cooperatives use financial statements.	Warmke, Wyllie, Wilson and Eyster, *Consumer Economic Problems*
Free competitive Enterprise		Use students to secure a resource person to speak to the class about first-hand experiences with the various forms of businesses.	Community Resources Directory
Market System Profit Motive		Why is the profit and loss statement so significant to management?	Carlson, Forkner, and Boynton, *Twentieth Century Bookkeeping*
Growth Full Employment	Basic Business	Have students explore and debate the advantages and disadvantages of forming a sole proprietorship, partnership, or corporation in a given situation.	Warmke, Wyllie, Wilson and Eyster, *Consumer Economic Problems*
	Clerical 14.0301 14.0303 14.0399	Composition at the typewriter: List two or three topics, such as, What is the free enterprise system? What does the free enterprise system mean to me? How does the profit motive affect the free enterprise system?	Wilhelms and Heimerl, *Consumer Economics*
	Stenography 14.0700 14.0900	Dictate a two-page report on the characteristics of the American economic system. Compose ten questions which the students are required to answer after transcribing the report. Discuss answers to questions.	Martin Mayer, *Understanding and Using Economics*, Better Homes and Gardens.

ECONOMIC SYSTEM

OBJECTIVE: The student recognizes the circular nature of the economy and can interpret a model which represents the flow of goods, services, and money.

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
Circular Flow of Goods, Services and **Money**	Accounting 14.0100 14.0200	Have the students draw a simple flow-chart showing how the production and distribution of goods and services directly relates to the amount of money the family has to spend.	Warmke, Wyllie, Wilson and Eyster, *Consumer Economic Problems*
Consumers			
Producers	Basic Business	Review the interdependence of consumers, government and business. Relate this interdependence to goods, services, and money.	Davis and Ovard, *Economics and the American System,* J. B. Lippincott Company
Money and financial institutions			
Interdependence of economic units	Clerical 14.0301 14.0303 14.0399	Ask students to type a tabulation from current newspapers and periodicals relating to the economic system.	*Wall Street Journal* *The Consumer's Dollar* Joint Council on Economic Education
GNP	Stenography 14.0700 14.0900	From the shorthand dictionary pick out common economic terms. Write them in shorthand; use in sentences, and transcribe.	
		Dictate materials from current newspapers and periodicals relating to the flow of goods, service, and money.	*Wall Street Journal* *U.S. News and World Report*

ECONOMIC SYSTEM

OBJECTIVE: The student identifies the roles of government in the economy and is knowledgeable about his rights and responsibilities as a citizen to promote appropriate legislation and services to the whole economy.

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
Role of government Legislator Regulator Consumer Employer Determiner of fiscal and monetary policy	Accounting 14.0100 14.0200	Give students information about some of the forms that the IRS requires businesses to submit each year in conjunction with their tax returns. Give the reasons for the requirements.	*Understanding Taxes,* Publication 21 Internal Revenue Service
	Basic Business	Have students bring newspaper articles for a bulletin board display pertaining to the government's role in the economy in relation to consumer protection. Stress: Internal Revenue Service Fair Trade Act Pure Food and Drug Laws Federal Aviation Administration Securities and Exchange Commission Federal Trade Commission Federal Insurance Contributions Act Have students do library research and then hold an open discussion: Does the government infringe on the businessman's rights?	
	Clerical 14.0301 14.0303 14.0399	Have students compose a letter on product liability. Give them a situation; such as, their employer produced a product and it isn't satisfactory. Have them answer the questions; Who, What, How, Why, and Where.	"The Marvelous Mousetrap" Modern Talking Pictures
	Stenography 14.0700 14.0900	Dictate a summary of the U.S. Government budget for the coming year. Ask students to transcribe the material. Discuss how changes in the areas of emphasis may affect the taxpayer in the future.	*U.S. News and World Report* *Understanding Taxes,* Publication 21 Internal Revenue Service

Notes: Additional Activities and Resources

ECONOMIC SYSTEM

OBJECTIVE: The student differentiates the effects of labor organization and businesses on the economy and identifies their functions so that he can relate their operation to his future roles.

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
Labor and business Roles Effects	Accounting 14.0100 14.0200	Review the payroll receipts of a large corporation and have students analyze the sections on a payroll stub or payroll voucher showing deductions for union dues, professional organizations, etc. Evaluate how these deductions affect the net value of an employee's paycheck.	Baron and Steinfeld *Clerical Record Keeping*
	Basic Business	Have a panel of students discuss the advantages and disadvantages of an open shop, closed shop, union shop, agency shop, and preferential shop.	Wortman, *Critical Issues in Labor,* The McMillan Company.
	Stenography 14.0700 14.0900	Have student groups send for materials from the AFL-CIO, National Labor Relations Board, industrial relations department of a large corporation, etc. From the material, prepare an outline for discussion on unions and management.	Juscius, *Personnel Management*

Notes: Additional Activities and Resources

ECONOMIC SYSTEM

OBJECTIVE: The student is knowledgeable about the effects of the earning, spending, saving, and borrowing habits of consumers on the economy.

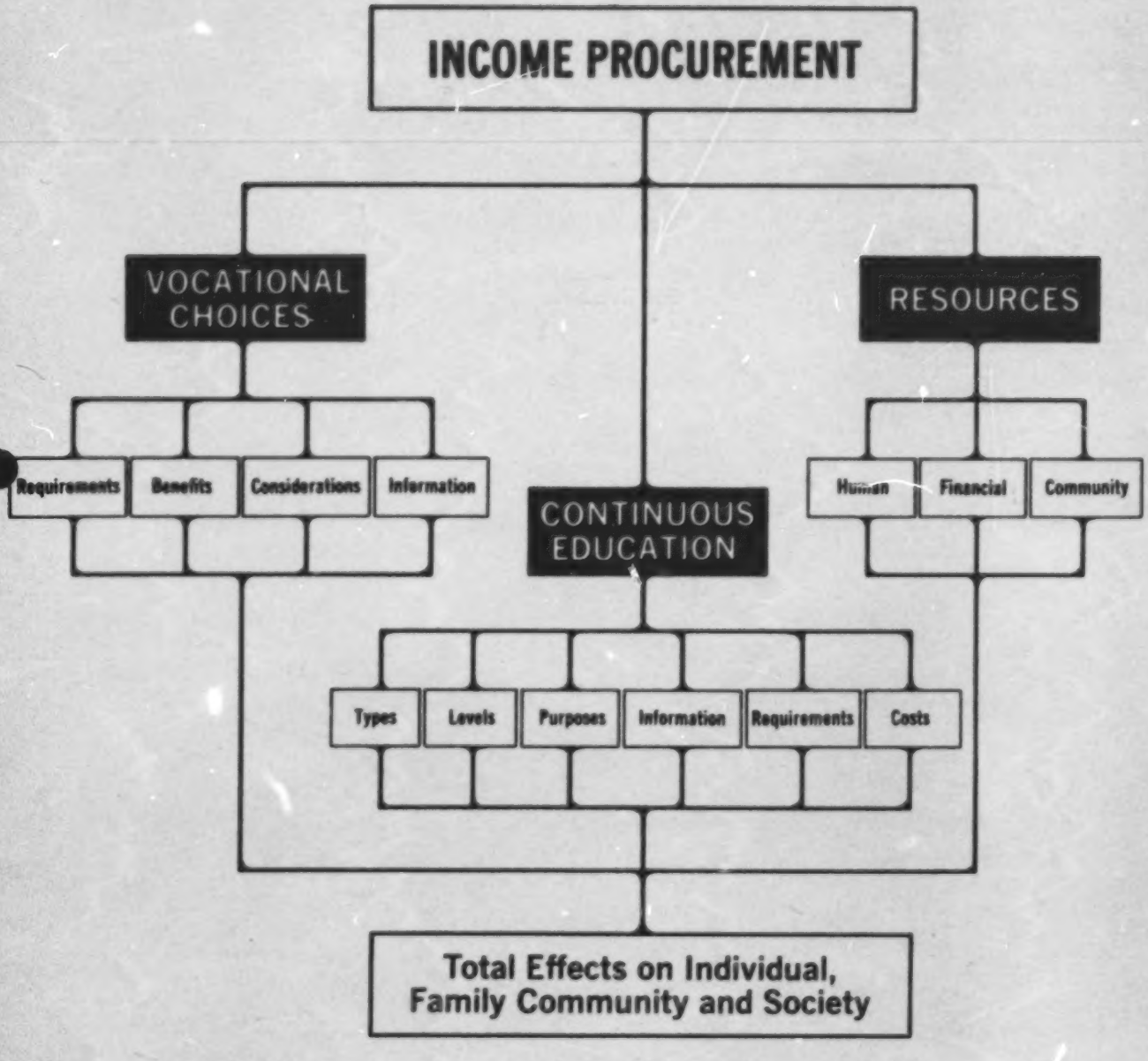
CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
Fluctuations in the Economy Prosperity Employment Productivity Inflation Deflation Recession	Accounting 14.0100 14.0200	Review selected case studies that show the effect of inflation and deflation on: A retired person on pension A teacher on a yearly contract The manufacturer who has a large inventory The wage earner on weekly pay A high school student	Martin Mayer, *Understanding and Using Economics,* Better Homes and Gardens
	Basic Business	Compare a store catalogue of today with one of ten or more years ago.	
	Clerical 14.0301 14.0303	Give students current prices on several commodities. Have them change amounts to constant dollars using a price index. Have them type in tabulation form when completed.	"Inflation: Its Causes and Effects" Federal Reserve Board of Governors
	Stenography 14.0700 14.0900	Dictate the GNP Deflator (or another price index). Have students transcribe in an acceptable form. Give students a list of prices which they must convert to a given dollar and type in tabular form.	*Survey of Current Business.* U.S. Department of Commerce local field office *Generally Accepted Accounting Principles,* American Institute of Certified Public Accountants

ECONOMIC SYSTEM

OBJECTIVE: The student identifies the factors which contribute to the price of a product or service as a basis for understanding cost and wage determination.

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
Markets: Price and Wage Determination Factor Market Product Market	Accounting 14.0100 14.0200	Assign students projects for studying a locally produced product in depth. Trace it from raw material to finished product.	"The Marvelous Mousetrap" Modern Talking Pictures
	Basic Business	Have each student indicate a future job preference. List the job requirements and salary. Follow with an open discussion and comparison of jobs. How do experience, education, and demand relate to wages paid?	National Research Bureau, Inc., "Preparing for your Career in Business."
	Clerical 14.0301 14.0303 14.0399	Discuss gross margin and net profit. Have students compute: Selling price x units sold Cost of unit x units sold	"Operating Expenses for Doing Business", National Cash Register Dayton, Ohio Dunn & Bradstreet.
	Stenography 14.0700 14.0900	Dictate a letter. Add all the costs involved in producing a mailable copy of the letter. Relate these costs to wage determination.	Today's Secretary

Notes: Additional Activities and Resources


INCOME PROCUREMENT
VOCATIONAL CHOICES
RESOURCES
Requirements
Benefits
Considerations
Information
CONTINUOUS EDUCATION
Human
Financial
Community
Types
Levels
Purposes
Information
Requirements
Costs
Total Effects on Individual, Family Community and Society

INCOME PROCUREMENT

OBJECTIVE: The student identifies and utilizes available resources in reaching his goals in terms of his potential capacities and as a way to achieve personal satisfactions.

CONCEPT	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
Human Resources Time	All	Ask the students to develop specific guidelines that help in making a career choice in the office occupations.	DeBrum and others, *General Business for Economic Understanding* South-Western Publishing Co.
Energy Talent and Ability Skills		Have an office or personnel manager from a local industry or business discuss human resources essential to employment in the office occupations.	NOBELS Study Frank Lanham
Knowledge Health		Develop an exchange program with the cosmetology department relative to good grooming.	
Interests Attitudes		Debate: Are attitudes or skills more important on the job?	Sinick, *Your Personality, Your Job.*

Notes: Additional Activities and Resources

INCOME PROCUREMENT

OBJECTIVE: The student identifies and utilizes available resources in reaching his goals in terms of his potential capacities and as a way to achieve personal satisfactions.

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
Financial Resources Wages Rent Interest Profit Other	All	Ask the students to study the help wanted classified section of the area Sunday newspaper. What percentage of the advertisements are in the office occupations? Why do rates of pay differ between stenographers, typists, accountants, or general office workers?	Area Sunday newspaper
		List the savings institutions in the community and the current interest rate paid on various types of savings in each institution.	Telephone book Yellow pages
		Discuss the risk factor in buying corporate stocks and bonds, mutual funds, U.S. Treasury notes, or investing in land or property.	Rudd, *A Formula for Financial Independence.*

Notes: Additional Activities and Resources

INCOME PROCUREMENT

OBJECTIVE: The student explores, investigates, and selects an occupational area which he considers appropriate to his abilities and interests in order to function in society.

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
Trends in Employment Opportunities	All	Ask the students to investigate the current number of people employed in the nine major areas of employment as designated by the U.S. Department of Labor.	U.S. Department of Labor, *Monthly Labor Review*

Notes: Additional Activities and Resources

INCOME PROCUREMENT

OBJECTIVE: The student explores, investigates, and selects an occupational area which he considers appropriate to his abilities and interests in order to function in society.

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
Requirements of a Vocational	All	Have students explore reports on the current production standards for office employment in the towns or city where the majority of the school graduates secure employment.	Office personnel and managers in the area
Educational Achievement			
Amount of Education Required		Have students explore the opportunities in the area for earning while learning, such as COE and IOE programs.	Ohio State Department of Education, B.O.E. reports.
Availability of Education			
Financial Cost			
Personal Skills and/ or intellectual aptitude		Each student analyzes his own personal qualifications for work in the office occupations in relations to the educational training required for employment. Discuss topics such as: Interest and ability in English usage in relation to success in stenography.	Hoppe, *The Encyclopedia of Careers and Vocational Guidance*
Honesty			
Initiative			
Loyalty			
Industry		Have each student evaluate his or her strengths and weaknesses. From this information, prepare a personal data sheet and a letter of application.	
Degree of Health Acceptable Appearance			
Ability to get along with People		Have students interview friends and relatives employed in the office occupations. Are the financial rewards of employment commensurate with the education and personal skills required for the job? Does office employment offer personal recognition, personal satisfaction, personal and family security and the opportunity to be of service to others?	DeBrum and others. *General Business for Economic Understanding South-Western Publishing Co.*
Age			
Time Demands On the Job Off the job			

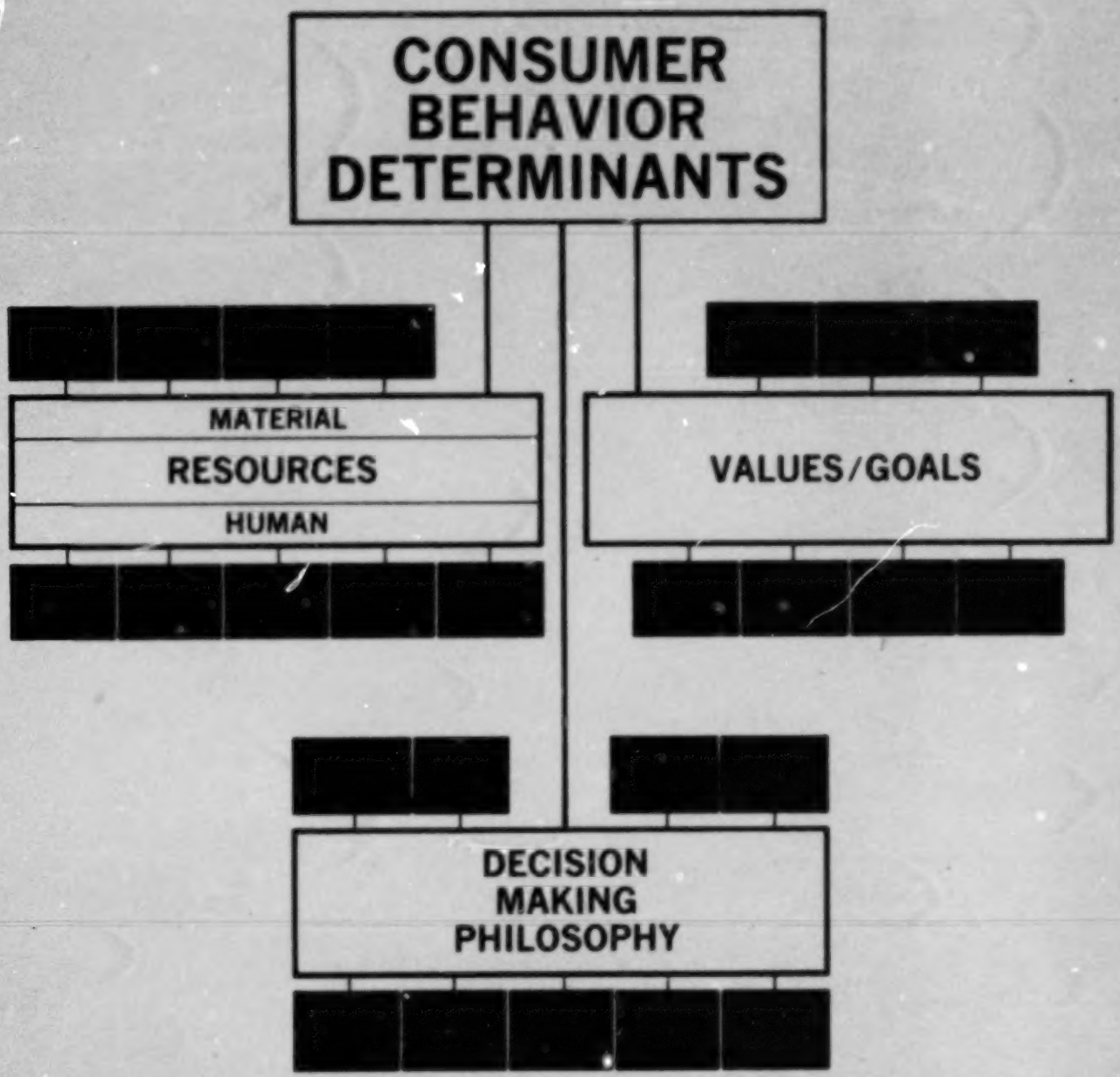
CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
Financial Educational costs Material costs Benefits of a vocation Salary, wages and psychic income in relation to other occupations			

Notes: Additional Activities and Resources

INCOME PROCUREMENT

OBJECTIVE: The student identifies and examines private and public agencies on the local, state and national levels which will enable him to secure continuous education and training in order to achieve personal satisfaction and self-fulfillment.

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
Types of Educational Agencies In-school Public Private Parochial Out-of-school Public adult high schools Community Organizations Informal adult classes	All	Make a survey of all educational institutions and agencies available for continuing education in the community. Develop a diagram indicating typical occupations which would be available to those who complete various educational programs offered by these agencies. Conduct a field trip to a vocational-technical school, daytime adult center, community college, or explore other local opportunities available for continuing education. Conduct a student panel on the topic: What are the advantages and disadvantages of dropping out of school?	Division of Adult Education and Vocational State Department of Ed. Vocational counselors Libraries in larger areas Division of Continuing Education in the public school system. Liston, *On the Job Training*
Training Provided by Educational Agencies Preparation for further education Preparation for employment Professional, Vocational-technical, Apprenticeship, Adult high school Manpower Development and Training, Upgrading or refresher courses, Enrichment of leisure time		Compare catalogues from different types of educational institutions. Have students study the possibilities for training in the vocation offered in these institutions.	Area vocational technical schools and community colleges
Sources of Information Field trips, Printed materials			


CONSUMER BEHAVIOR DETERMINANTS
MATERIAL
RESOURCES
HUMAN
VALUES/GOALS
DECISION MAKING PHILOSOPHY

CONSUMER BEHAVIOR DETERMINANTS

OBJECTIVE: The student alters his consumer behavior when he recognizes the need for change through an identification of the varying influences which affect his philosophy of decision-making.

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
Decision-making Philosophy	All	Have students develop and rank their ten most important goals in life. Discuss the merits of the students' selection at the beginning of the unit and again at the end of the unit to show any evidence of change.	

Notes: Additional Activities and Resources

CONSUMER BEHAVIOR DETERMINANTS

OBJECTIVE: The student alters his consumer behavior when he recognizes the need for change through an identification of the varying influences which affect his philosophy of decision-making.

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
Influencing factors Goals Values		Give students a hypothetical case in which they spend a specific sum of money. After the choices have been made, discuss the reasons for the decisions.	Wilhelms, Heimerl, Jelley *Consumer Economics*
Activities Wants Needs Experiences Problems Emotions Habits		Debate the following statement: "What determines your level of living, your values and goals or your income?"	Filmstrips: *You the Shopper, Your Money and You,* Money Management Institute

Notes: Additional Activities and Resources

CONSUMER BEHAVIOR DETERMINANTS

OBJECTIVE: The student recognizes satisfactions which come from his consumer behavior and shows empathy for other people who make decisions different from his own as a result of his identifying and understanding of the varying influences which affect his personal values and goals.

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
Values and Goals Life style Peer group Socio-economic level Social status Customs Quality of life Psychological factors Security Sex appeal Self-satisfaction Status	All	As a group, discuss how values may be shown while dining in a restaurant, driving on a crowded expressway, shopping in a supermarket, working in an office, filing your income tax return, or voting upon an important bond issue. List the needs and wants of the typical high school student toda. Show how five of your most recent purchases relate to your values. List five items you feel are overpriced because of scarcity.	Household Finance Corp. *Your Guide for Teaching Money Management*

Notes: Additional Activities and Resources

CONSUMER ALTERNATIVES

DECISION MAKING PROCESS

- Identify Want or Need
- Analyze Alternatives In Terms of Goals, Values, Resources
- Select One or Two Alternatives
- Guide And Control Decisions
- Accept Consequences and Responsibility of Decision
- Evaluate Decision for Future Reference

FLEXIBLE PLANNED USES OF MONEY—LONG & SHORT TERM GOALS

- A Service
- D Retirement
- V Investments & Savings
- E Credit
- R Banking
- T Transportation
- I Housing
- S Food
- E Clothing
- M Furnishings & Equipment
- E Health
- N Time
- T Insurance
- S Estates, Wills, Trusts

CONSUMER ALTERNATIVES

OBJECTIVE: The student demonstrates that he can use the decision-making process in making economic decisions to meet his wants and needs.

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
Decision-making process Define want or need Analyze alternatives in terms of goals Select one or two alternatives	Accounting 14.0100 14.0200	Analyze the process of decision-making in setting up a theoretical family record of receipts and payments utilizing such choices as: Total receipts and payments: Allowances, car, clothing, food, gifts and contributions, health and personal needs, household operation, housing, recreation and advancement, and savings and protection.	Finch and Roman, *Family Financial Management*
Guide and control decisions Accept consequences and responsibilities of decision	Basic Business	Have the students write an essay related to "What Do you Want Out of Life?" The essay should include a review of what is involved in achieving these aims; i.e., schooling, training, opportunity costs.	Kathryn B. Stewart, "Studies in How We Live"
	Clerical 14.0301 14.0303 14.0399	Case study, decision-making process: A student graduating from high school has two job offers. Wages, working conditionss, and fringe benefits are comparable. Have students type a report on which job offer they would choose.	Local newspaper
	Stenography 14.0700 14.0900	Dictate the steps in the decision-making process. Define a consumer problem. Divide the class into groups and discuss problem solving by the decision-making process. Have students transcribe a step-by-step solution to the problem.	Joint Council on Economic Education, Teaching Personal Economics in the Business Education Curriculum

CONSUMER ALTERNATIVES

OBJECTIVE: The student develops and recognizes the value of a flexible plan for the use of his money economic decisions among various alternatives.

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
Flexible uses of money **Planning considerations** Resources Values and goals Wants and needs Unexpected circumstances	Accounting 14.0100 14.0200	Bill Martin is a recent high school graduate who has been offered a job as a shipping clerk for ABC Corporation. He will earn $100 a week. Bill must provide for his immediate necessities. He would like to plan his future finances. His only financial assets consist of a savings account of $106, a checking account with $37, and a six-year old car. Bill has two immediate goals. First, he wants to replace his car with a new one that will cost him $3,295. Second, he would like to obtain hospitalization insurance. Have the students develop a spending plan for Bill. As a motivating activity, have students make posters illustrating various spending categories using the suggested percentage ranges: Food, 25%; Rent, 30%; Transportation, 20%; Clothing, 10-15%; Recreation and Entertainment, 10%. Ask class to relate their own experiences in buying practices in getting the most for their money. (A speaker on money management would be valuable implementation.)	"Your Money is What You Make It." Business Education Films Filmstrip, "Your Money Matters" Ohio Consumer Loan Association
	Basic Business	Have each student write a report on the following case: "Jim Brown, 21 is married with one child and is earning $150 take-home pay a week. Select those categories which should be included in his budget. How much should be allocated to each category per month? Discuss the reports of the students as to a possible budget Jim Brown.	Household Finance Corp., *Personal Money Management.* CUMA, "Managing Your Money"

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
	Clerical 14.0301 14.0303 14.0399	Inform the students that they each have $200 to go to Florida for one week with a friend. From this $200, they will have to share expenses for gas and oil for their car, turnpike tolls, meals, hotel room, entertainment, and allow a reserve for unexpected incidents. Have each student prepare and type a travel budget in tabulated form.	Maps
	Stenography 14.0700 14.0900	Introduce the term "opportunity cost" (real cost). Have each student compose one set of costs—actual cost and opportunity cost—for an item of his choice. Discuss the items chosen by the students. In this class discussion the following concepts might be incorporated: Resources of the consumer, values and goals, wants and needs, and unexpected circumstances.	Wilson, Eyster, Wyllie, Warmke, *Consumer Economic Problems*
Factors influencing purchasing decisions Advertising Economic factors involved in price determination Location and type of facilities Method of paying	Accounting 14.0100 14.0200	List all the factors involved in the cost of a product. A soft drink, for example, costs 15 cents. Have students estimate approximately how many cents are spent for raw materials, labor, overhead, marketing, advertising, and sales promotion. Does re-cycling of the bottles increase or decrease the cost to the consumer? Have a speaker from Junior Achievement outline the cost factors of their particular product.	Carlson, Forkner, Boynton, *20th Century Bookkeeping and Accounting*
Techniques for effective purchasing	Basic Business	It is suggested that a bulletin board display of various types of sales and advertising gimmicks be used to stimulate interest. Ask students to bring in samples of advertisements that appeal to selected buying motives; such as: Thrift, style, part of the "in-generation", durability, status, and leisure time.	Newspapers

Notes: Additional Activities and Resources

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITIES	SUGGESTED RESOURCES
		Discuss the following in class: 1. Why is there sometimes a difference between the cost of comparable merchandise in discount stores as opposed to specialty houses and/or department stores? 2. Why is there often a difference in the price of name brands and comparable private brands? 3. Why do some manufacturers sell their products under other labels? 4. Does the cost of advertising add to or take away from the sales price of a given item?	Kallet and Schlink, *100,000,000 Gininea Pigs*
	Clerical 14.0301 14.0303 14.0399	Have the students compose and type advertising copy for a selected item. After typing the copy, have students indicate the strongest selling points of the article by underlining twice those advertising techniques that do not add to the value of the product.	Lessenberry, South-Western Pub. Co., *20th Century Typewriting*
	Stenography 14.0700 14.0900	Have students type from printed advertising copy. The copy can be obtained from any magazine. Have students respond to the following questions by writing their answers in shorthand and then transcribing: 1. To whom does the copy appeal? 2. What is the basic appeal of the copy? 3. What are the psychological factors involved?	Wilhelms, Heimerl, Jelley, *Consumer Economics* Any magazine
Alternative choices	Accounting 14.0100 14.0200	Pricing items in the store may be confusing to some people. For example: Is 2 for 39 cheaper than 20 cents each? Show how to find the unit cost of various items: 2/99, 3/59, 4/85, 5/100, 6/89, 9/100, 12/89.	Warmke, Wyllie, Wilson, Eyster *Consumer Economic Problems* Consumer Economic Buying Guide
	Basic Business	Discuss the advantages or disadvantages of trading stamps.	

Notes: Additional Activities and Resources

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
		Discuss the services and the effectiveness of the following agencies: 1. Food and Drug Administration—watchdog over medical quackery and unsafe food and cosmetics. 2. Bureau of Weights and Measures—testing weighting devices in the local market place. 3. Post Office Department—watching consumers' rights concerning postal frauds. Acquaint the student with the pertinent publications such as: The Wall Street Journal Changing Times Consumer Reports Consumer Bulletin	
Food Factors affecting food choices Nutritional and dietary values Habit Income and family composition Marketing techniques	Accounting 14.0100 14.0200	Meal planning is an important part of good money management. Use the following questions for discussion: 1. How does meal planning help in reducing food waste? 2. How does meal planning provide adequate nutrition for less money? 3. Does good meal planning help to put good nutrition in your grocery cart?	Consumers Buying Guide, "How to Get Your Money's Worth" South-Western, *Buying Guide for Consumer Economic Problems*
	Basic Business	Divide the class into small groups and discuss the food needs for an average family of four for one week.	Office of Information, Dept. of Agriculture, Washington, D.C. 20250
Consumer information and portection	Clerical 14.0300 14.0303 14.0399	Type a menu from rough draft copy.	Lessenberry, South-Western Pub. Co., *20th Century Typewriting*
	Stenography 14.0700 14.0900	Dictate a tabulation problem indicating changes in food prices from year to year and the variation among different types of products in different sections of the country.	Any recent news magazine or newspaper

Notes: Additional Activities and Resources

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITIES	SUGGESTED RESOURCES
Clothing Wardrobe planning Clothing selection and purchasing Care, maintenance, and grooming aids Consumer information and protection	Accounting 14.0100 14.0200	Divide the class into groups. 1. Supply each group with a mail order catalogue. 2. Allow each group a specific amount of money. 3. Assign the task of developing a complete wardrobe suitable to the following situations: (a) Summer (b) Winter (c) Freshman at college (d) Starting you first job in the office	Warmke, Wyllie, Wilson, Eyster, *Consumer Economic Problems* Consumers Buying Guide
	Basic Business	Have students individually prepare a list of clothing with prices for a particular season.	Newspapers Current magazines
	Clerical 14.0301 14.0303 14.0399	Do business offices in the area have a dress code for office workers? Ask each student to write a letter to a selected number of offices inquiring about such a code. Select and mail the best letters. Have the students type a composite report of the replies for distribution to other business classes.	Telephone book
	Stenography 14.0700 14.0900	Plan for an office day. All students come to school dressed appropriately for the office. Each student is evaluated by the other students as to appropriateness of dress. In this evaluation, at least one positive and one negative aspect for each student should be listed. The following day, the evaluation sheets may be distributed to the students involved.	
Housing Types of housing available Factors influencing choices	Accounting 14.0100 14.0100 14.0200	Panel discussion: What are the financial advantages and disadvantages of buying a home or renting an apartment. Either a speaker from a rental agency or a real estate agency may be beneficial.	The National Consumer Finance Assn., "Money and Your Marriage"

Notes: Additional Activities Resources

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
Renting vs. owning Financing, insurance, taxes Maintenance Moving	Basic Business Clerical 14.0301 14.0303 14.0399	Have students list the advantages and disadvantages of renting versus buying a home. Discuss the rights and obligations of landlord and tenant. Through the local office management association, invite several recent graduates of the clerical program to speak to the class on their job responsibilities and learning to live within one's income.	U.S. Savings & Loan League, "Safeguards of Freedom, Thrift and Home Ownership"
	Stenography 14.0700 14.0900	Have students list the costs involved in renting an apartment for the first time. Check: 1. Deposit: Phone Electricity Apartment 2. Furniture (or rental of furniture) 3. Monthly cost of apartment 4. Moving expenses 5. Curtains, minor equipment, cleaning supplies and other expenses	Local businesses
Household furnishings and equipment Acquisition plan (long vs. short term) Financing Service and maintenance costs and warranties	Basic Business	Report: You are newlyweds and are planning to furnish your first home. Prepare a listing of furniture and equipment you feel will be needed. List the approximate cost of each piece and the total amount.	Howver, Burkhart, and Peterson, The National Consumer Finance Association, "Money and Your Marriage" Daily newspapers

Notes: Additional Activities and Resources

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
Transportation Alternatives	Accounting 14.0100 14.0200	Develop a report on transportation costs, exclusive of gas and oil.	Household Finance Corp. "Family Money Management"
Costs (long and short term) Auto ownership (financing, insurance, depreciation, service, repair)		1. Types of transportation (car, motorcycle, etc.) 2. True value of original equipment 3. Life expectancy of asset 4. Depreciation expense 5. Insurance 6. Repair costs 7. Trade-in value (book value of asset)	
		Have the students prepare a circle graph illustrating the costs of operating a car.	American Bankers Association, "Personal Money Management"
		Invite a speaker to discuss factors that determine automobile insurance costs.	Insurance Institute, "Policies for Protection"
	Basic Business	Divide the class into four groups. Under the following circumstances, would you recommend a new or used car? What price range would you recommend? 1. Single person, 21 years old—yearly income of $6,500. 2. Newly married couple—joint income of $12,000. 3. Middle-aged couple with three children—combined yearly income of $18,000. 4. Retired couple—fixed yearly income of $6,500.	*Consumers Reports* *Changing Times*
	Stenography 14.0700 14.0900	Have students type a travel itinerary and discuss the costs involved in the various types of transportation (car rental, bus, airplane, etc.) What are the procedures for obtaining each type of transportation?	

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITIES	SUGGESTED RESOURCES
Savings and investments Purpose Criteria for evaluating Outlets Investing in charity Function in free-competitive enterprise system	Accounting 14.0100 14.0200	Discuss the various services financial institutions extend to customers; such as: 1. Time and demand deposits 2. Lending services 3. Trust services 4. Safety deposit services Point out the differences between types of banks. Stress the role of Federal Reserve System in the Monetary and fiscal policy of the Federal Government.	Film, "Money and Banking", Federal Reserve Bank in your area Film, "A Day at the Federal Reserve", Federal Reserve Bank in your area
	Basic Business	Have each student assume that he has a certain sum to invest in the stock market. Using the financial pages of a newspaper have each student choose common stock of three companies and keep a graph of daily changes in the stock. Discuss the films, "Lady and the Stock Exchange", "You and the Investment World", or "Working Dollars". Have students list the various types of investments and briefly discuss advantages and disadvantages of each. Plan a field trip to a stock exchange or brokerage house. Secure a speaker from a brokerage firm.	Wall Street Journal Local newspaper Louis, Engel, *How to Buy* Stocks Modern Talking Pictures
	Stenography 14.0700 14.0900	Dictate the information necessary for the completion of an application for a bank savings account, and a savings and loan certificate of deposit. Discuss the reasons for the information, including the social security number.	At least one copy of the required forms can be obtained from an official of a local bank or savings and loan.

Notes: Additional Activities and Resources

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
Banking	Basic Business	Class Discussion: "Are we becoming a cashless and checkless society)	Film, "Impulse 90" Modern Talking Pictures
Functions of Money			
Functions of the Federal Reserve System	Clerical 14.0301 14.0303 14.0399	Give students problems on reconciling a bank statement. Have them type up the reconciliation in proper form.	Baron and Steinfield, South-Western Pub. Co., *Clerical Record Keeping, Course I,* 2nd Ed.
Functions of Banking	Stenography 14.0700 14.0900	Dictate a letter describing the services of a local bank to its customers.	Information could be obtained from an official of the bank or from a form letter which the bank uses to to describe its services.
Forms of money (checks, money order, and others)			
Checking accounts			
Other banking services			
Laws governing			
Credit	Accounting 14.0100 14.0200	Give students a problem in the borrowing of money for the purchase of a motorcycle or a snowmobile. Have each student consider the problem of borrowing the money from the following lending agencies: Consumer finance company, credit union, life insurance company, savings and loan, and a bank. Compare the annual percentage rate among the lending institutions. If there is a difference in the annual percentage rate, why?	Ohio Consumer Loan Association Teachers' Kit on Teaching Credit
Sources and kinds			
Use and abuse			
Cost			
Establishing			
Legislation			
Contracts			
Borrowing money		Collect sample items of credit: Charge plate, credit card, promissory note, installment contract, advertisements of lending agencies, brochures on the budget plan, phone bill, and others. These credit items may be used as a bulletin board display to clarify and bring realism to theory.	
Patterns for the future			

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
	Basic Business	Have each student make a study of the most economical way to buy a stereo. Would a loan be possible from each of the following lending institutions? 1. Savings account withdrawal 2. Postpone purchase until cash is available 3. 30-day charge account 4. Revolving charge account 5. Pass book savings account loan 6. Installment plan 7. Taking a loan from: (a) Commercial bank (b) Savings and Loan (c) Insurance company (d) Finance company (e) Credit Union	Clyde W. Phelps "Financing the Installment Purchases of the American Family"
	Clerical 14.0301 14.0303 14.0399	Have each student type all necessary information on a credit application obtained from a local store. Discuss monthly and annual percentage rate credit charges. Give them an amount that has been charged and have them compute the credit charges on revolving charge as stated on the credit application form. Assume only the minimum amount is paid every month.	National Consumers Finance and Loan Assn., "The Truth About Credit"
	Stenography 14.0700 14.0900	Dictate to the students the information that should be included in a credit contract under the Consumer Protection Act. After transcribing the information, the student is given a rough draft of an installment contract. Before typing the contract, the student must be sure all necessary elements are included. The student must add any missing items to be sure the contract complies with the Consumer Protection Act.	Money Management Institute "It's Your Credit, Manage it Wisely"

Notes: Additional Activities and Resources

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITIES	SUGGESTED RESOURCES
Service Types available (professional, personal, household, repair)	Accounting 14.0100 14.0200	Prepare a buying analysis between purchasing and leasing a car. Consider the purchase price, depreciation expense, and trade-in value of an automobile in contrast to leasing a car from a dealer.	Consumer Reports, 1968, "Auto Buying Guide"
Criteria for selection Procedures to minimize servicing and repair	Basic Business	Have students bring in advertisements that contain valuable information about consumer service. In contrast, choose advertisements that give incomplete or no real information concerning services.	Nolan and Warmke, *Marketing, Sales Promotion and Advertising* Newspapers, Magazines
	Clerical 14.0301 14.0303 14.0399	Have each student compose a letter of complaint. As an example: Your car was in the repair shop a month ago but is still not operating properly. Therefore, you are returning your car for service while it is still under warranty. Since this warranty will expire within a month, you are concerned that the car be correctly repaired within that time.	
	Stenography 14.0700 14.0900	Have students collect warranties for household equipment. Dictate some of these warranties to the class. Discuss the meaning of various warranties. Ask students to type brief reports on "how valuable are warranties."	

Notes: Additional Activities and Resources

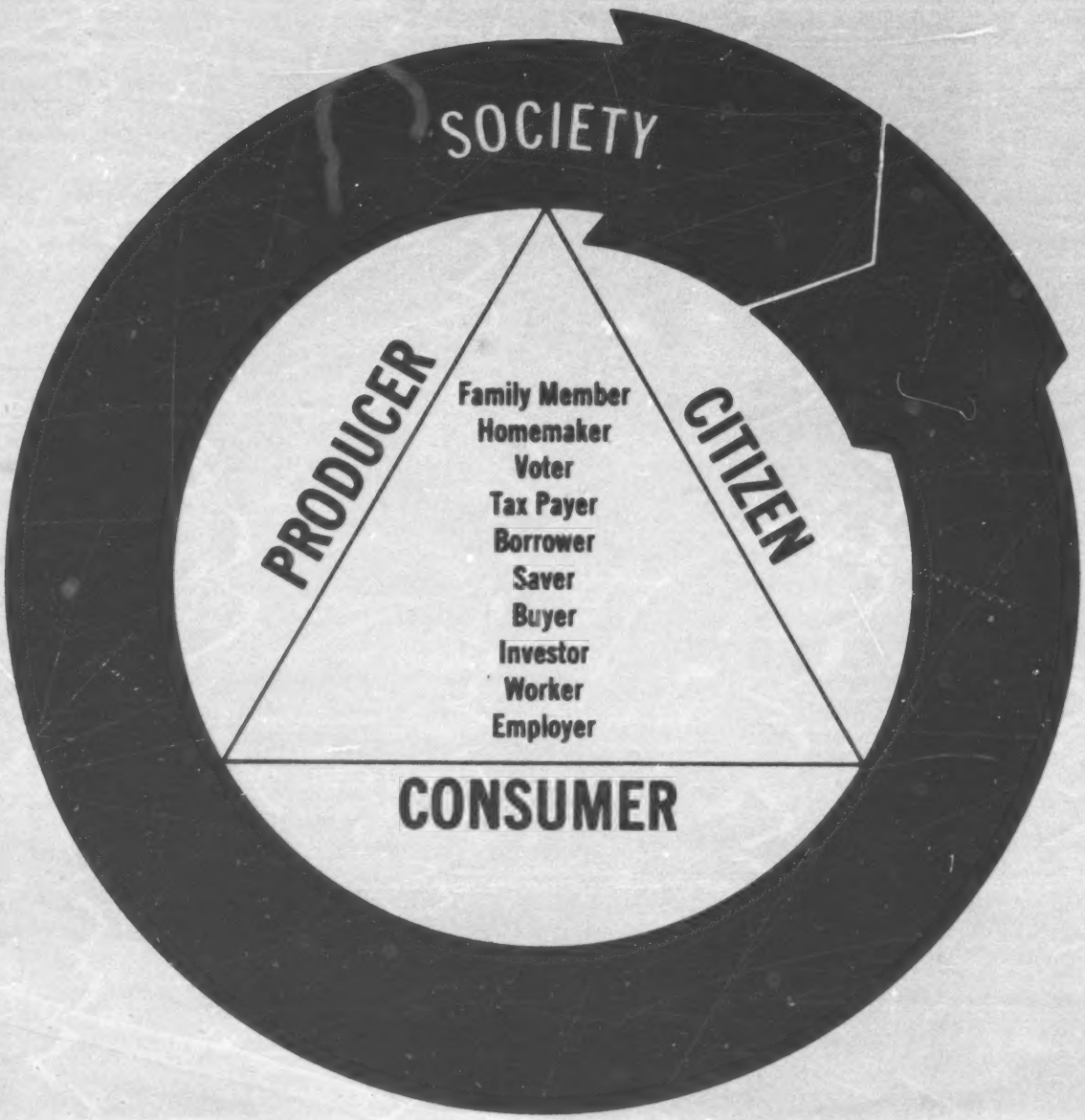
CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
Health care Insurance Factors affecting choice Medical costs Insurance (voluntary and involuntary)	Accounting 14.0100 14.0200	Divide the class into groups. Consider the insurance needs for a low income or median income family. Assign the study of different types of insurance needs to each group: Life, automobile, property, health, and loss-of-income. This project is designed to make the class aware of the need for choosing policies to fit the needs of the purchasers.	Understanding Taxes Policies for Protection
Care of aged Social health insurance	Basic Business	Invite an independent insurance agent to discuss the insurance needs of a teen-ager.	Jerome B. Cohen, "Decade of Decision"
Medical safety Protection vs. investment Types available	Clerical 14.0301 14.0303 14.0399	Have students prepare data on three types of office jobs, listing salaries, working conditions, job descriptions, and health, accident, and life insurance benefits. Have students consider these fringe benefits in relation to salary.	DeBraun and Musselman, Inst. of Life Insur., *Policies for Protection* Local newspaper
Federal and state laws Insurance contracts	Stenography 14.0700 14.0900	Dictate the elements of a particular hospital or health insurance plan. Discuss the meaning of the provisions of the plan.	Local industry
Effects on Economic growth		After distributing an automobile insurance application, dictate information needed to complete the application. Determine the amount and type of coverage desired and costs of obtaining the coverage. Using this information, type a bill for auto insurance premiums paid on a semi-annual basis.	Local insurance agent—teacher's own policy and bill. Educational Div. of the Insurance Inf. Inst., "Every Ten Minutes"

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
Retirement Financial plan Sources of income Use of leisure time	Basic Business	Whose responsibility is it to plan your retirement? 1. Yours 2. The employer's 3. The government's	Public library Council for Family Financial Education, "For a Better Tomorrow Private Pension Plans" Council for Family Financial Education, "How to Build Your Own Retirement Program with U.S. Savings Bonds"
	Stenography 14.0700 14.0900	After distributing a copy of the retirement plan for a given company, have students type a list of the benefits of the plan to the employee.	

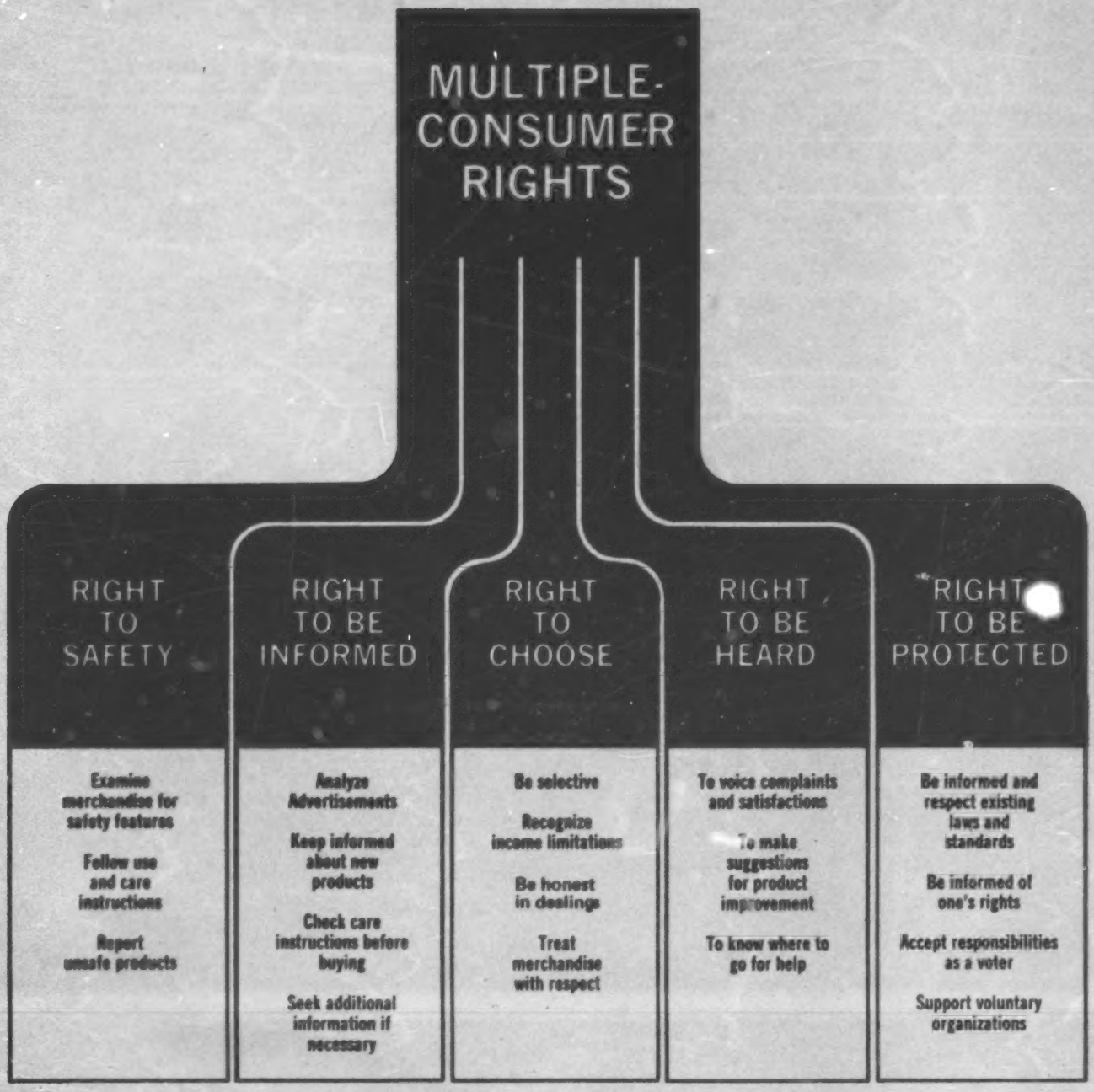
Notes; Additional Activities and Resources

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
Estates, wills, and trusts Legal assistance Costs Taxes	Accounting 4.0100 14.0200	Involve students in developing three separate sample situations concerning a $10,000 inheritance. Have groups do a library research project on determining the net amount received after deducting the various local, state, and federal inheritance taxes called for in each situation.	Erickson and Simi Center for Family Finance Education, Family Finance Education for Aduts
Laws governing private financial distribution Funeral costs	Basic Business	Invite an attorney to present infor-ation on the need for a will, what is included in a will, and how it is carried out upon death.	Ohio State Bar Assn., "The Law and You" Council for Family Financial Education, "How to Avoid Financial Tangles"
	Clerical 14.0301 14.0303 14.0399	Discuss the meaning of estates, wills, and trusts. Have each student type a will.	Lessenberry, South-Western Pub. Co. *20th Century Typewriting* Contact a local attorney
	Stenography 14.0700 14.0900	Have students type a will and a codicil. Discuss the provisions in each document.	Lessenberry, South-Western Pub. Co. *20th Century Typewriting*
Notes: Additional Activities and Resources			
Leisure Time Factors affecting increased free time Development of and investing in, hobbies, talents, skills, and education Vacation, travel costs Recreation and equipment costs	Basic Business	Divide into groups and decide uses of increased leisure time as the result of the shorter work week.	Changing Times Consumer Reports
Notes: Additional Activities and Resources			

MULTIPLE ROLES OF THE INDIVIDUAL



RIGHTS AND RESPONSIBILITIES


MULTIPLE-CONSUMER RIGHTS
RIGHT TO SAFETY
Examine merchandise for safety features
Follow use and care instructions
Report unsafe products
RIGHT TO BE INFORMED
Analyze Advertisements
Keep informed about new products
Check care instructions before buying
Seek additional information if necessary
RIGHT TO CHOOSE
Be selective
Recognize income limitations
Be honest in dealings
Treat merchandise with respect
RIGHT TO BE HEARD
To voice complaints and satisfactions
To make suggestions for product improvement
To know where to go for help
RIGHT TO BE PROTECTED
Be informed and respect existing laws and standards
Be informed of one's rights
Accept responsibilities as a voter
Support voluntary organizations

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ROLES, RIGHTS AND RESPONSIBILITIES

OBJECTIVE: The student identifies the roles of family members as consumers to the extent that he realizes the consumer is the final determiner of what is produced in the marketplace.

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
Consumer Buyer Saver Borrower Investor	Accounting 14.0100 14.0200	Use instructional materials designed to encourage students to recognize the role of the consumer as a buyer, saver, borrower, and investor. Family case problems and similar materials should be used, which enable the student to place himself in a family role.	"Your Guide to Teaching Money Management", Household Finance Corp. "Family Financial Management", Finch, South-Western Pub. Co. "Managing Your Money", CUNA "Venture" (A game) by Proctor and Gamble co. "A Date With Your Future", Institute of Life Ins. *Economic Cases for Discussion* Phi Chapter of Delta Pi Epsilon
	Basic Business	Have a discussion on the topic: "Is the consumer really King?" If so, how? If not, why not?	Council for Family Financial Education, Silver Spring, MD *Teaching Consumer Education and Financial Planning*
	Clerical 14.0301 14.0303 14.0399	Have students type a paragraph on: "How do you as a consumer determine the top ten rock groups in the United States today? How does their future depend upon you?"	

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
	Stenography 14.0700 14.0900	Divide students in groups of two. One student will be the dictator; the other the stenographer. Answer the following questions: How does your theatre viewing of a specific movie affect the production of future movie of the same type? What influences you to attend specific movies? One student will dictate his/her opinion and the other will write it in shorthand and transcribe. A discussion on the importance of economic vote is suggested.	

ROLES, RIGHTS AND RESPONSIBILITIES

OBJECTIVE: The student shows his understanding of the various contributions possible for a producing member of the community.

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
Producer Worker Employer Non-monetary	Accounting 14.0100 14.0200	Display a record album to students. List all the jobs involved in the production and distribution of the final product. For example: 1. Production of plastic disc. 2. Actual recording session. 3. Choosing the market. 4. Packaging. 5. Distribution. 6. Sales promotion and advertising. 7. Actual sales outlet.	
	Basic Business	Take a field trip to a local manufacturing concern. Follow with a movie presenting the production and distribution of a product.	"Why the Shoe Fits", "It's Your Move", Modern Talking Pictures
	Clerical 14.0301 14.0303 14.0399	Have students list their job preparatory skills. After listing their strong and weak points, have students type a personal data sheet and a letter of application.	
	Stenography 14.0700 14.0900	Dictate material pertinent to the topic. Have students transcribe the dictation and compose a one or two paragraph summary on "the consumer as a producing member of the community."	Martin Meyer, *Understanding and Using Economics,* Better Homes and Gardens; Chapter 5

ROLES, RIGHTS AND RESPONSIBILITIES

OBJECTIVE: The student differentiates among the roles that individuals assume as citizens and recognizes how these roles influence himself, his family, and society.

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
Citizen Individual Family member Voter Taxpayer	Accounting 14.0100 14.0200	Have students make a circle graph illustrating how the government dollar is spent. Assign groups to research how the local tax dollar is spent. Have each group give illustrations of the local tax dollar at work. Present a slide review of local illustrations as to how the tax expenditures affect citizens. These slides can be prepared in advance depicting the local areas of expenditures; i.e., the local fire station, schools, expressways, area parks and swimming pools, etc. Have students fill out their own 1040 form obtained from the Internal Revenue Service. Have students who have not applied for a social security number do so. Stress the importance of the social security number. Invite a speaker from the local social security office to talk to the class about current social security benefits.	*Understanding Taxes,* Publication 21 Internal Revenue Service
	Basic Business	Discuss: "Should all citizens who are eligible have the right to vote? How can Voters be well informed on issues and candidates?"	League of Women Voters News magazines Newspapers

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
	Clerical 14.0301 14.0303 14.0399	Discuss the amount of money you, as a consumer and citizen, pay to the government in taxes. Have students type a payroll register illustrating all possible deducations. Have students prepare time cards using the beginning rate of pay in the community for specific office skills. Each student takes his turn in computing each employee's weekly gross pay, deducting income tax withholding, FICA, insurance, charities, and bonds. When the net pay is computed, the student types the payroll checks and distributes to classmates, explaining to each student what was deducted and why.	*Essential Business Practice,* Rowe Agnew and Atkinson, *Typewriting Office Practice,* South-Western Pub. Musselman and Hanna, *Twentieth Century Bookkeeping and Accounting,* South-Western Pub.
	Stenography 14.0700 14.0900	A copy of the 1040 income tax form is given to each student. The basic data to be typed on the form is dictated and transcribed. The student is instructed to check the accuracy of computations before typing the data. The teacher selects the forms as to complexity and supplies the necessary supporting schedules and information as provided by the IRS.	Local bank or post office *Understanding Taxes,* Publication 21 Internal Revenue Service

Notes: Additional Activities and Resources

ROLES, RIGHTS AND RESPONSIBILITIES

OBJECTIVE: The student makes informed choices so that he can compare goods and services and select the alternatives which meet his needs.

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
Right to Choose	Accounting 14.0100	Display products that are commonly sold in drug stores; such as, toothpaste and aspirin. Have students evaluate the effectiveness of these products through articles, medical sources, and consumer magazines. Encourage them to do comparative price shopping. Pose these questions:	Nolan, Warmke, *Marketing, Sales Promotion and Advertising*
Responsibility to:	14.0200		
Be selective			
Treat merchandise with respect			
Recognize income limitations		Do all brands have the same effectiveness?	
Be honest in dealings		Should these products be purchased at the drug or the grocery store?	
Do comparative shopping		How reliable is the information on the labels?	
Buy goods that are efficiently produced		How reliable are the commercials on television?	
	Basic Business	Have students discuss mistakes they have made in unwise purchases of goods and services.	*Managing Your* Money, CUNA Mutual
	Stenography 14.0700 14.0900	Dictate material on one of the following topics: 1. Unfair and deceptive practices. 2. Laws affecting monopolies. 3. Price fixing. After transcribing the article, instruct the students to compose a short paragraph explaining the way in which the subject affects the consumer's right to choose.	*Everybody's Money*, CUNA *Consumer Reports, Business Week* Other magazines containing consumer oriented information

ROLES, RIGHTS AND RESPONSIBILITIES

OBJECTIVE: The student communicates to proper sources documented complaints and suggestions of consumer interest.

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
Right to be heard Responsibility to: Voice complaints Make suggestions for product and service improvement	Accounting 14.0100 14.0200	A speaker from the Better Business Bureau would be a valuable implementation at this point in the lesson. Ask the local Bureau to forward several of their pamphlets and a copy of their BBB bulletin in advance to enable students to become familiar with publications of the BBB office.	Local Better Business Bureau Pamphlets and materials
Know where to go for help	Basic Business	Have the group discuss: Should high school student councils and courts have the right to help make policy decisions? What responsibilities should go along with these rights?	
	Clerical 14.0301 14.0303 14.0399	Have students type a letter of complaint from oral dictation.	
	Stenography 14.0700 14.0900	Contact the local Better Business Bureau or consumer protection agency to secure a speaker. Have students plan the entire program—writing letters, inviting other classes, sending thank you letters, etc.	

Notes: Additional Activities and Resources

ROLES, RIGHTS AND RESPONSIBILITIES

OBJECTIVE: The student identifies qualities of goods and services that endanger life or safety and demonstrates his ability to select and use products that are based on safety features.

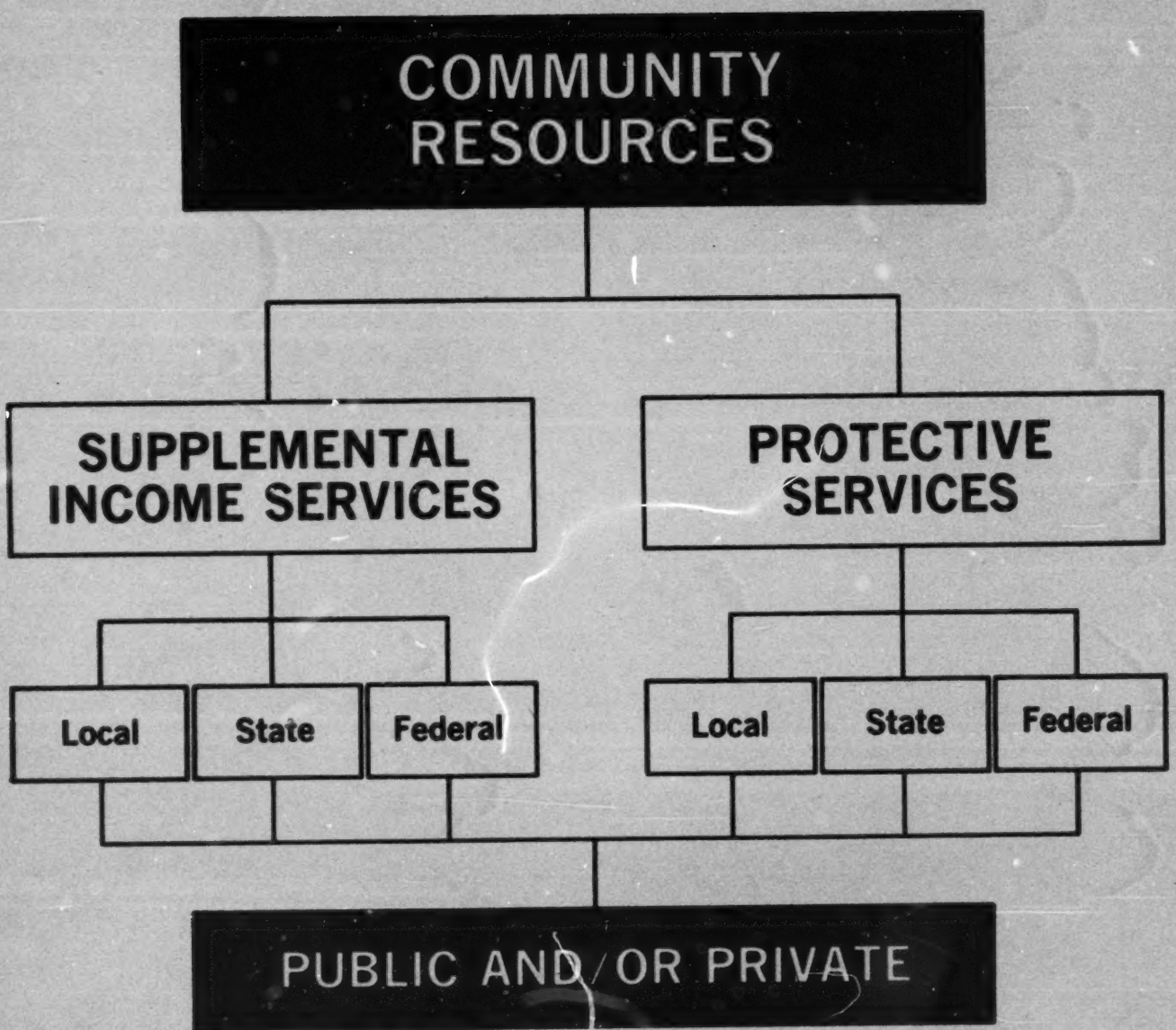
The student analyzes and uses information published by agencies and businesses when making consumer decisions.

The student identifies and uses the aid and protection afforded the consumer by business, government and independent organizations.

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITIES	SUGGESTED RESOURCES
Right to: Safety Information Protection	Accounting 14.0100 14.0200	Use the following ten-point guide to emphasize consumers' roles, rights, and responsibilities.	
Responsibility to: Examine merchandise for safety Follow use and care instructions Report unsafe products Study safety ratings of products from reliable sources. Keep informed about new products Check care instructions before buying Seek additional information if needed Be informed and respect existing laws and standards Be informed of one's rights		1. Don't be misled by the dealer who lures you to his establishment with an attractive advertisement of a standard brand item and then tries to talk you into a high priced off-brand article. 2. Don't be blinded by "bargains". 3. Don't be rushed into buying anything by talk of a "golden opportunity." 4. Don't allow door-to-door salesmen to leave merchandise with you on an approval receipt. 5. Don't permit a household appliance or television or radio set to be taken from your home for repairs without first receiving in writing an estimate of the probable repair cost and a receipt for the article taken. 6. Don't use the article delivered to you if you find that it is not the same as you ordered. Notify the seller immediately. 7. Don't accept an oral guarantee. 8. Don't sign a contract without reading it carefully. 9. Don't make financial commitments which you cannot possibly meet. 10. Don't hesitate to investigate before buying.	

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
Accept responsibility as a voter		Identify examples of possible fraudulent and deceptive selling practices in the following areas:	Local consumer protection agency
Support voluntary organizations		1. Going-out-of-business sale 2. Fire sale 3. Contests 4. Bait-and-switch sales 5. Door-to-door salesmen 6. Home repair frauds 7. Referral selling (Pyramid Selling)	
	Basic Business	Have students bring in newspaper and magazine articles showing what is currently being done to inform and protect the consumer.	
	Clerical 14.0301 14.0303 14.0399	Discuss any unsafe features of the office equipment, machines, typewriters, duplication equipment, and how to use them carefully to avoid accidents.	
		Have students bring in a promotional letter they have received. Examine the material and distinguish statements of fact from exaggeration. Have students re-type the letter in a way that they believe would be more effective.	

Note: Additional Activities and Resources


COMMUNITY RESOURCES
SUPPLEMENTAL INCOME SERVICES
PROTECTIVE SERVICES
Local
State
Federal
Local
State
Federal
PUBLIC AND/OR PRIVATE

COMMUNITY RESOURCES

OBJECTIVE: The student is knowledgeable about community resources and identifies those which can supplement and individual's income or satisfaction when necessary or desirable.

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
Local Businessmen's organizations Women's clubs Religious organizations Individuals Day care centers Recreation facilities (parks, museums, libraries)	All	Have the students develop a community resource directory. Include cost, facilities, location, etc. This directory should be the result of investigation or visitations to libraries, community field trips, resource speakers and local directories. This document can then be made available to all students and any other interested individual or organization. Have a panel of members from men's and women's service organizations explain their purpose and functions in the community.	Chamber of Commerce Lions Club Rotary Club Grange Public Library

Notes: Additional Activities and Resources

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
State Unemployment compensation Workmen's compensation Public welfare Business and professional organizations	All	Take class to courthouse, welfare department or health department to get a better understanding of the total operation of each public agency. Have the students describe their feelings pertaining to state responsibility laws. Have the students determine the procedures for securing a work permit. Research the reason for the existence of such permits. Have the students secure information from agencies which regulate working conditions for individuals. Discuss where a person who is unemployed could go for help and assistance, other than his family and friends.	U.S. Department of Labor Ohio Workmen's Compensation Ohio State Employment agency

Notes: Additional Activities and Resources

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
National	All	Have students write a letter to the Department of Labor requesting information about employment opportunities and trends. Have a panel discussion on social security—who it helps, its cost, and its importance to teenagers.	*Monthly Labor Review* U.S. Department of Labor

Notes: Additional Activities and Resources

COMMUNITY RESOURCES

OBJECTIVE: The student identifies the protective agencies which can contribute to his protection, his rights and his environment enabling him to be knowledgeable about the services to the extent that he can make use of or assist in the activities involved in these services.

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
Local	All	Divide the class into three groups and assign each group to prepare reports on the local, state, and national protective agencies listed below:	
Fire Department			
Police Department		Better Business Bureau	
County Health Department		Chamber of Commerce Legal Aid Society District Attorney	
Better Business Bureau		Retail Store Associations Division of Weights and Measures,	
Consumer organizations		Invite a local police officer to discuss the policeman's responsibility to the community and the community's responsibility to the policeman.	
Local businesses (Insurance companies)			

Notes: Additional Activities and Resources

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
State Mental Health Department of Commerce Public Utilities Commission Department of Agriculture Department of Highways Natural Resources Department Industrial relations Voluntary consumer organizations Chamber of Commerce Financial institutions Legal aid Professional organizations	All	Divide the class into three groups and assign each group reports on the consumer services provided by: The Attorney General's Office Consumer Frauds and Crimes Division Mr. Henry Helling State House Annex Columbus, Ohio 43215 State Insurance Department State Department of Agriculture Commerce Department Division of Banks Division of Building and Loan	

CONCEPTS	SUBJECT AREA	SUGGESTED LEARNING ACTIVITY	SUGGESTED RESOURCES
National	All	Divide the class into three groups and assign each group reports on consumer services provided by: United States Postal Service Department of Health, Education and Welfare Federal Trade Commission Office of Economic Opportunity National Better Business Bureau Have students research and debate the advantages and disadvantages of the effectiveness of consumer protection laws by Federal agencies.	

Notes: Additional Activities and Resources

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Association for Better Business Bureau. *Consumer's Buying Guide or How to Get Your Money's Worth.* (See Local Office of BBB).

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Better Homes and Gardens, Dept. A., Reader's Service, Des Moines, Iowa 50303. *Understanding and Using Economics.*

Changing Times Education Service, 256 Washington Street, Mount Vernon, NY 10550. *A Record Kit for Teaching Consumer Education.*

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New York Stock Exchange, Mr. Alan O. Felix, Manager, 11 Wall Street, New York, NY 10005. (Complete teaching unit with manual and bulletin board displays.) *Careers in Stocks and Bonds. Understanding Financial Statements. Understanding Preferred Stocks and Bonds. You and the Investment World.*

Ohio Bureau for Employment Services, Columbus, Ohio. *How to Apply for a job.*

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South-Western Publishing Co., Cincinnati, Ohio 45227. *Typewriting Office Practice, 4th Ed.*

South-Western Publishing Co., Cincinnati, Ohio 45227. *Family Financial Management, 2nd Ed.*

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FILMS

Name	*Time*	*Price*
Association Films, Inc., Pennsylvania, 324 Delaware Ave., Oakmont, Pa., 15139		
Personal Financial Planning	11 min.	Free
Personal Money Management	13 min.	Free
Manage Your Money	13 min.	Free
The littlest Giant	14 min.	Free
The Wise Use of Credit	11 min.	Free
The Man Frim A.U.N.T.I. (Property Insurance)	14 min.	Free
The Invisible Force (Property and Liability)	15 min.	Free
The Case For Competition	30 min.	Rental
Economic Education: A Part of the Main	28 min.	Free
Association Films, Inc. New York, 600 Madison Ave., New York, NY 10022		
A Penny Saved	15 min.	Free
A Reason for Confidence		
Association of Better Business Bureaus, Local Field Office		
The Better Business Bureau Story	27 min.	Free
Business Education Films, 5113 16th Ave., Brooklyn, New York 11204.		
Your Money is What you Make It	30 min.	Rental
Why Budget?	11 min.	Rental
Wise Buying	11 min.	Rental
Installment Buying	11 min.	Rental
Work of the Stock Exchange	16 min.	Rental
Sharing Economic Risks	11 min.	Rental
Federal Taxation	11 min.	Rental
Before The Day	30 min.	Rental
Capitalism	10 min.	Free
The Care and Feeding of Ideas	13 min.	Rental
Competition and Big Business	22 min.	Rental
Economy Is Everybody's Business	15 min.	Rental
Everybody Knows	15 min.	Rental
Inflation	17 min.	Rental
Law of Supply and Demand	11 min.	Rental
Looking Ahead	14 min.	Rental
Meaning of the Industrial Revolution	10 min.	Rental
Profit System	13 min.	Rental
Secret of American Production	13 min.	Rental
Small Business, U.S.A.	30 min.	Rental
Spirit of Enterprise	13 min.	Rental
The Structure of Unions	11 min.	Rental
A Voice in Business	13 min.	Rental
Coronet Films, 65 East Water Street, Chicago, Illinois, 60601.		
Better Buying	11 min.	Rental
Are You a Good Citizen	11 min.	Rental
Citizenship and You	15 min.	Rental
Indiana University, Audio Visual Center, Bloomington, Indiana		
Financial Management	30 min.	Rental
Liability and Insurance	30 min.	Rental
America: On The Edge of Abundance	59 min.	Rental

Challenge of Management	30 min.	Rental
Economic Growth	30 min.	Rental
Entrepreneur Part I	29 min.	Rental
Entrepreneur Part II	29 min.	Rental
How It Evolved	30 min.	Rental
Market and The Individual	30 min.	Rental
Mass Production Worker	29 min.	Rental
Role of the Market	30 min.	Rental

The Jam Handy Organization, 2821 East Grand Blvd., Detroit, Michigan 48211.

American Thrift	25 min.	

McGraw-Hill, Text Film Division, McGraw-Hill Book Company, 330 West 42nd St., NY 19036

A Citizen Participates		

Modern Talking Picture Service, 160 East Grand Avenue, Chicago, Ill. 60611.

Yours to Keep	27 min.	Free
The Lady and the Stock Exchange	27 min.	Free
Working Dollars	13 min.	Free
Your Share in Tomorrow	26 min.	
Dialogue W Life	26 min.	
Life Insurance—What It Means and How It Works	13 min.	
Time. . . And a Place to Grow	26 min.	
Outside That Envelope (Group Insurance)	37 min.	
What Makes Us Tick		

University of Michigan, Audio Visual Education Center, East Lansing, Michigan

Consumer Credit	30 min.	Free

Progressive Pictures, 6351 Thornhill Drive, Oakland, California 94611.

Credit and Loans	17 min.	Rental

University of Illinois, Visual Aid Service, Division of University Extension, Champaign, Illinois 61822.

Social Security	10 min.	Rental
The Social Security Story	14 min.	Free
American Business System: Economic Growth	30 min.	Rental
Financial	30 min.	Rental
Government	30 min.	Rental
How It Evolved	30 min.	Rental
The Challenge of Mngmt.	30 min.	Rental
The Nation's Resources	30 min.	Rental
The Role of the Market	30 min.	Rental

Sterling Education Films, 241 East 34th Street, New York, NY

Fair Exchange	19 min.	Free
How Stocks are Bought and Sold	20 min.	Free
Mr. Webster Takes Stock	30 min.	Free
The Challenge	30 min.	Free
Good Old Sam	30 min.	Free
How To Invest and Why	20 min.	Free
Of Mutual Interest	14 min.	Free
Speculators	30 min.	Free

United States Department of Health, Education, and Welfare, Washington D.C.

You and Medicare	27 min.	Free

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Name	Time	Price
Association Films, Inc., Richfield, New Jersey		
The Consumer Series:		$10.00 per set
Our Role As Consumers		
Consumers in the Market Place		
Consumers in Action		
Business Education Films, 5113 16th Ave., Brooklyn, NY 11204		
Basic Economic Concepts		Rental
Business and Government		Rental
Supply and Demand		Rental
Stock Exchange, Its Nature and Function		Rental
Stock Exchange, How It Operates		Rental
The Ohio Consumer Loan Association, 79 East State St., Columbus, Ohio 43215		
Your Money Matters	8½ min.	Free
You Take the Credit	8½ min.	Free
Money Management Institute of Household Finance Corporation, Prudential Plaza, Chicago, Illinois 60601		
A New Look at Life	18 min.	Free
Managing Your Clothing Dollars	20 min.	Free
A New Look at Budgeting		
Spending Your Food Dollars		
Your Money's Worth in Shopping	20 min.	Free
Your World and Money	20 min.	Free
Stanley Bowmar Company, Inc., 4 Broadway, Valhalla, NY 10595.		
Taxes—Your Cities Income		Rental
Growth of American Labor		Purchase
Pensions for All		Purchase
What Is Automation?		Purchase
What's the Price		Purchase
Guidance Associates, Inc., 23 Washington Ave., Pleasantville, NY		
Your Job Interview, 1966	187N	
Preparing For the World of Work, 1966	188N	
What You Should Know Before You go to Work, 1967	220N	
Preparing for the Jobs of the 70's, 1966	213N	

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National Consumer Finance Association, Educational Service, Div., 100 16th St., N.W. Washington, D.C. 20006	
Posters: Who Uses Consumer Credit?	Free
Why do People Use Consumer Credit?	
Who Provides Credit to Consumers?	
What is the Consumers' Net Worth?	
New York Stock Exchange, 11 Wall St., New York, NY 10005.	
Charts: Bulletin Board Material from "You and the Investment World"	
Insurance Information Institute, 277 Park Ave., New York, NY 10017	
Charts: Automobile Insurance	Free
Home Owner's Policy	
Internal Revenue Service, Local Office	
Charts: Income Tax Material	Free
Social Security Office, Local Office	
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